Patent Application

APR 0 5 2006

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re: Application of:

Cohen

Scrial No.:

09/955,464

Filing Date:

9/18/2001

For

Systems for financial

and electronic commerce

Examiner:

Hani M. Kazimi

Art Unit:

3624

Attorney Docket No.:

4018.016

Commissioner for Patents P.O. Box 1450 Alexandria, Virginia 22313-1450

Transmittal Letter (9 pages total including this page)

Enclosed please find a Response to the Office Action of 10-5-05, including a request for a three month extension of the time provided for response. The Commissioner is hereby authorized to charge all amounts due for the present transmittal to Deposit Account No. 50-1604.

Dated: April 5, 2006

Respectfully submitted,

Morris C. Cohen (Reg. No. 39,947)

1122 Concy Island Avenue, Suites 216-217

Brooklyn, New York 11230 (718) 859-8009 (telephone) (718) 859-3044 (facsimile)

CERTIFICATE OF MAILING (FACSIMILE TRANSMISSION)

I hereby certify that this correspondence is being facsimile transmitted to the United States Patent and Teademark Office at Facsimile Number 571-273-8300 on April 5, 2006.

Moras E. Cohen

Transmission Date: April 5, 2006

1